

Table I.D.2.b(2004) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,463	1,895	2,616	2,920	2,832	2,316	2,385	2,477
Industry group **								
Agric., fish., forest.	1,512	1,663 *	957 *	1,777 *	1,460 *	1,608	1,320 *	1,538
Mining and manufacturing	1,921	1,746	2,441	2,445	2,044	1,796	2,021	1,913
Construction	1,993	1,256	1,886	2,334	2,145	1,877	2,026	1,962
Utilities and transp.	2,340	3,222	2,149 *	2,640	2,348	2,304	2,337	2,341
Wholesale trade	2,478	1,224 *	3,027	3,523	2,475	2,245	2,626	2,441
Fin. svcs. and real estate	2,471	2,115	2,541	2,877	3,153	2,326	2,257	2,495
Retail trade	3,028	2,394	2,550	4,091	4,111	2,673	2,775	3,081
Professional services	2,848	2,233	3,230	3,195	3,668	2,583	2,794	2,858
Other services	2,575	1,526	2,779	2,685	2,874	2,606	2,088	2,687
Ownership								
For profit, incorporated	2,427	1,822	2,629	2,777	2,711	2,322	2,363	2,438
For profit, unincorporated	2,651	2,281	2,605	3,740	2,772	2,426	2,585	2,671
Nonprofit	2,524	1,465 *	2,500	2,976	3,422	2,214	2,206	2,559
Age of firm								
Less than 5 years	2,876	2,300	2,485 *	4,060	2,751	3,232	2,585	3,506
5-9 years	2,993	1,882	3,070	3,331	3,546	3,021	2,664	3,255
10-19 years	2,770	1,909	3,328	3,423	2,859	2,465	2,629	2,871
20 or more years	2,377	1,786	2,237	2,648	2,796	2,166	2,176	2,412
Unknown	2,442	.	5,123 *	4,558	2,715	2,428	5,113	2,437
Multi/single status								
2 or more locations	2,437	2,110 *	3,503	2,870	2,817	2,327	2,692	2,430
1 location only	2,546	1,891	2,522	2,942	2,865	2,011 *	2,343	2,783
Percent full-time employees								
Less than 25%	1,483	1,497	1,892	1,395 *	4,030	1,134 *	1,762	1,442 *
25-49 %	2,603	2,005 *	2,352	4,034	3,471	2,442	2,650	2,597
50-74 %	2,882	1,351	2,747	3,632	3,882	2,792	2,223	2,999
75% or more	2,434	1,975	2,622	2,890	2,737	2,280	2,404	2,439
Union presence								
No union employees	2,705	1,960	2,846	3,261	2,980	2,516	2,581	2,739
Has union employees	1,803	1,262	1,312	1,326	2,109	1,829	1,050	1,869
Unknown	2,530	1,555 *	3,685	2,354 *	3,031	2,515	2,872	2,526
Percent low wage employees								
50% or more low wage	2,711	1,785	2,522	3,297	2,834	2,664	2,345	2,757
Less than 50% low wage	2,423	1,908	2,625	2,866	2,832	2,253	2,390	2,429

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.b(2004) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	45.65	179.41	245.71	168.16	121.03	59.06	111.44	50.76
Industry group **								
Agric., fish., forest.	170.61	647.38*	758.63*	617.48*	494.57*	323.88	720.79*	145.09
Mining and manufacturing	49.84	493.15	468.26	245.77	119.40	52.60	214.42	52.43
Construction	184.88	171.78	359.02	467.61	382.94	503.00	272.21	221.08
Utilities and transp.	141.07	531.24	755.22*	535.28	407.32	155.65	465.65	161.56
Wholesale trade	165.72	385.20*	525.08	326.60	443.98	160.92	291.81	192.90
Fin. svcs. and real estate	69.76	272.15	571.88	492.66	192.82	98.35	224.92	78.38
Retail trade	117.68	428.45	403.66	417.80	331.46	91.25	249.73	112.65
Professional services	68.23	323.56	426.13	292.48	164.48	94.72	279.18	83.67
Other services	164.52	193.34	465.63	515.15	278.54	219.20	204.89	201.44
Ownership								
For profit, incorporated	49.41	125.58	285.17	144.87	137.72	60.01	102.89	46.14
For profit, unincorporated	120.66	462.95	462.56	276.84	273.45	157.50	307.49	135.49
Nonprofit	197.76	598.73*	364.15	546.34	335.24	200.90	277.46	223.49
Age of firm								
Less than 5 years	300.74	636.03	856.86*	591.96	552.27	423.63	404.53	391.62
5-9 years	289.32	356.08	883.81	426.20	487.87	403.11	345.00	323.25
10-19 years	100.42	135.65	462.24	397.07	198.85	208.61	269.16	85.99
20 or more years	65.30	166.37	214.93	189.42	137.55	81.44	118.19	72.96
Unknown	82.37	.	1,622.53*	984.23	329.34	82.93	1,276.17	81.65
Multi/single status								
2 or more locations	36.81	1,270.54*	775.54	207.42	146.94	41.34	308.81	41.23
1 location only	110.84	177.84	242.37	218.71	122.81	919.49*	133.75	209.74
Percent full-time employees								
Less than 25%	439.70	385.77	473.24	1,120.01*	726.00	503.81*	350.35	504.75*
25-49 %	193.20	739.30*	469.93	947.14	370.94	233.91	623.61	210.73
50-74 %	144.21	218.04	402.54	495.85	522.10	183.75	295.71	164.47
75% or more	37.96	201.08	247.39	169.83	124.98	55.19	111.58	37.94
Union presence								
No union employees	53.60	193.64	252.20	160.92	109.31	82.02	105.85	60.94
Has union employees	131.00	371.89	358.54	390.50	212.49	127.16	161.54	132.18
Unknown	123.52	515.79*	1,030.67	785.25*	442.52	117.09	791.07	122.26
Percent low wage employees								
50% or more low wage	122.26	254.78	292.46	480.59	228.36	105.33	238.66	135.62
Less than 50% low wage	45.06	203.28	258.01	153.88	113.72	64.46	130.78	51.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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